

**Claim or Claims:**

I claim to have invented the new and useful process of directly linking personal computers with the physical contact of credit/bank cards. This process would currently, but not limited to, involve adding magnetic card swipe scanner capabilities to typical computer components or accessories, as a broad industry standard. This claim is limited to *the useful process of direct debit/credit/bank card reading as added to personal computers* and not for any other aspect required in this process.